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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors: Hong M. Dang et al. Group Art Unit: 3627
Serial No.: 09/995,492 Examiner: **Kramer, James A.**
Filed: 11/26/2001
Title: **INTELLIGENT SYSTEM INFRASTRUCTURE FOR FINANCIAL
DATA COMPUTATION, REPORT REMITTANCE AND FUNDS
TRANSFER OVER AN INTERACTIVE COMMUNICATIONS
NETWORK**

Atty. Docket: 100111622-2

AMENDMENT UNDER 37 C.F.R. § 1.115

Commission for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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Sir:

Applicants submit this Amendment Under 37 C.F.R. § 1.115 in response to the Office Action dated February 24, 2004. Reconsideration of this Application is respectfully requested.

The Amendments To The Specification begin on page 2.

The Amendments To The Claim begin on page 3.

The Remarks begin on page 11.